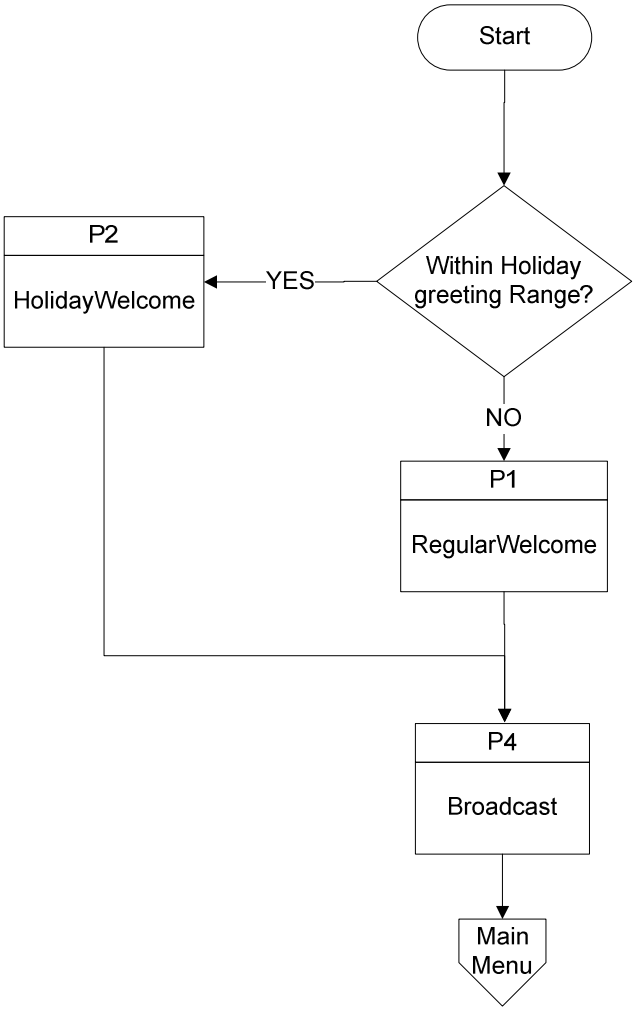
~~**Call Flow Diagrams**~~

1. ~~Call Flow Diagram 1 - Start~~
2. ~~Call Flow Diagram 2 - Main Menu~~
3. ~~Call Flow Diagram 3 - Get Card Type~~
4. ~~Call Flow Diagram 4 - Get Card Number~~
5. ~~Call Flow Diagram 5 - Get Expiry Date~~
6. ~~Call Flow Diagram 6 - Get Security Code~~
7. ~~Call Flow Diagram 7 - Confirm Purchase~~
8. ~~Call Flow Diagram 8 - Verify~~
9. ~~Call Flow Diagram 9 - Summary~~
10. ~~Call Flow Diagram 10 - Caller Disconnect~~

~~1. Call Flow Diagram 1 – Start~~



Thought Frameworks
Web Link
800-xxx-xxxx

NOTE: Usually the holiday range for retailers are 12/01 thru 01/05

FIG. 1

~~2. Call Flow Diagram 2 - Main Menu~~

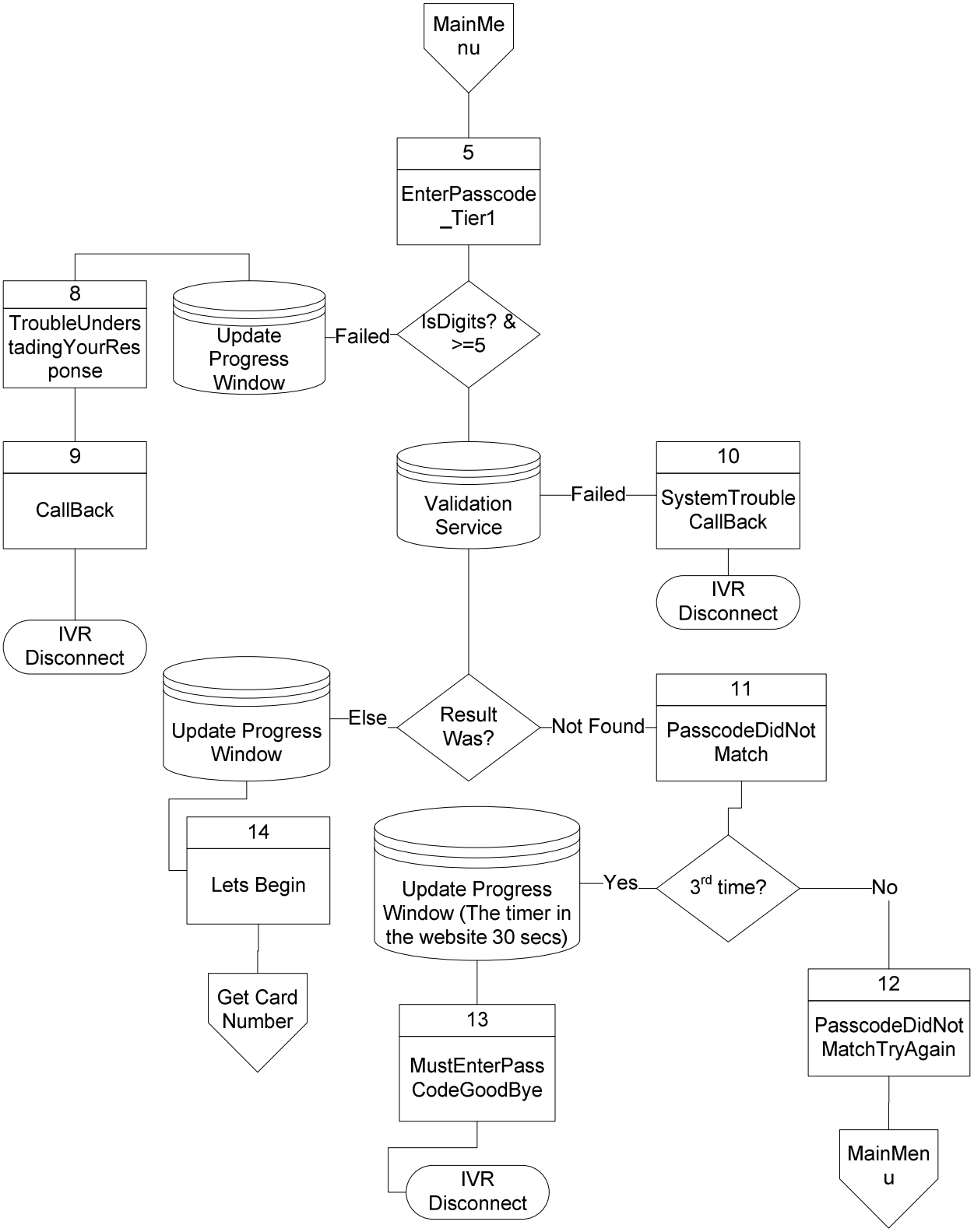


FIG. 2

~~3. Call Flow Diagram 3 - Get Card Type~~

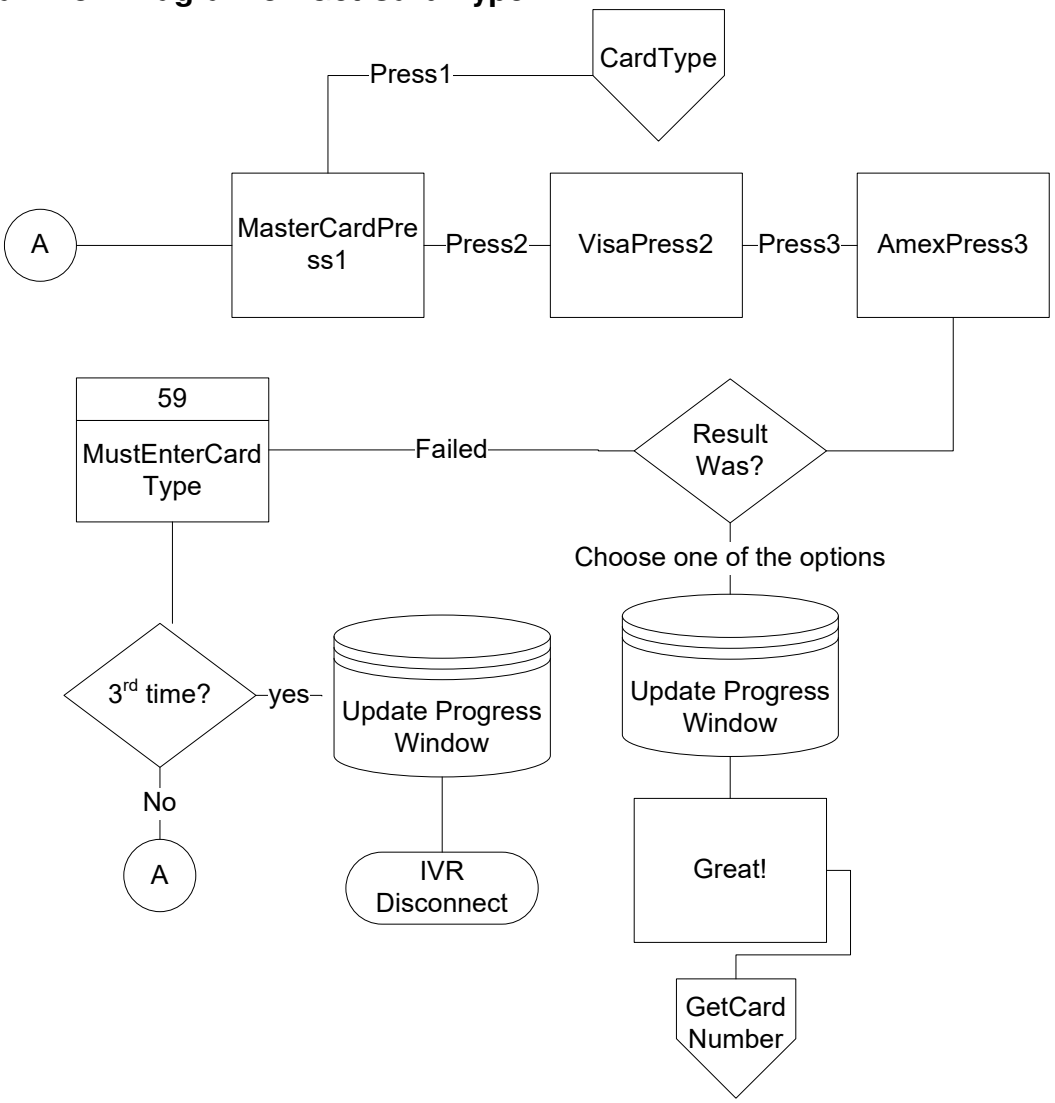


FIG. 3

4. Call Flow Diagram 4 - Get Card Number

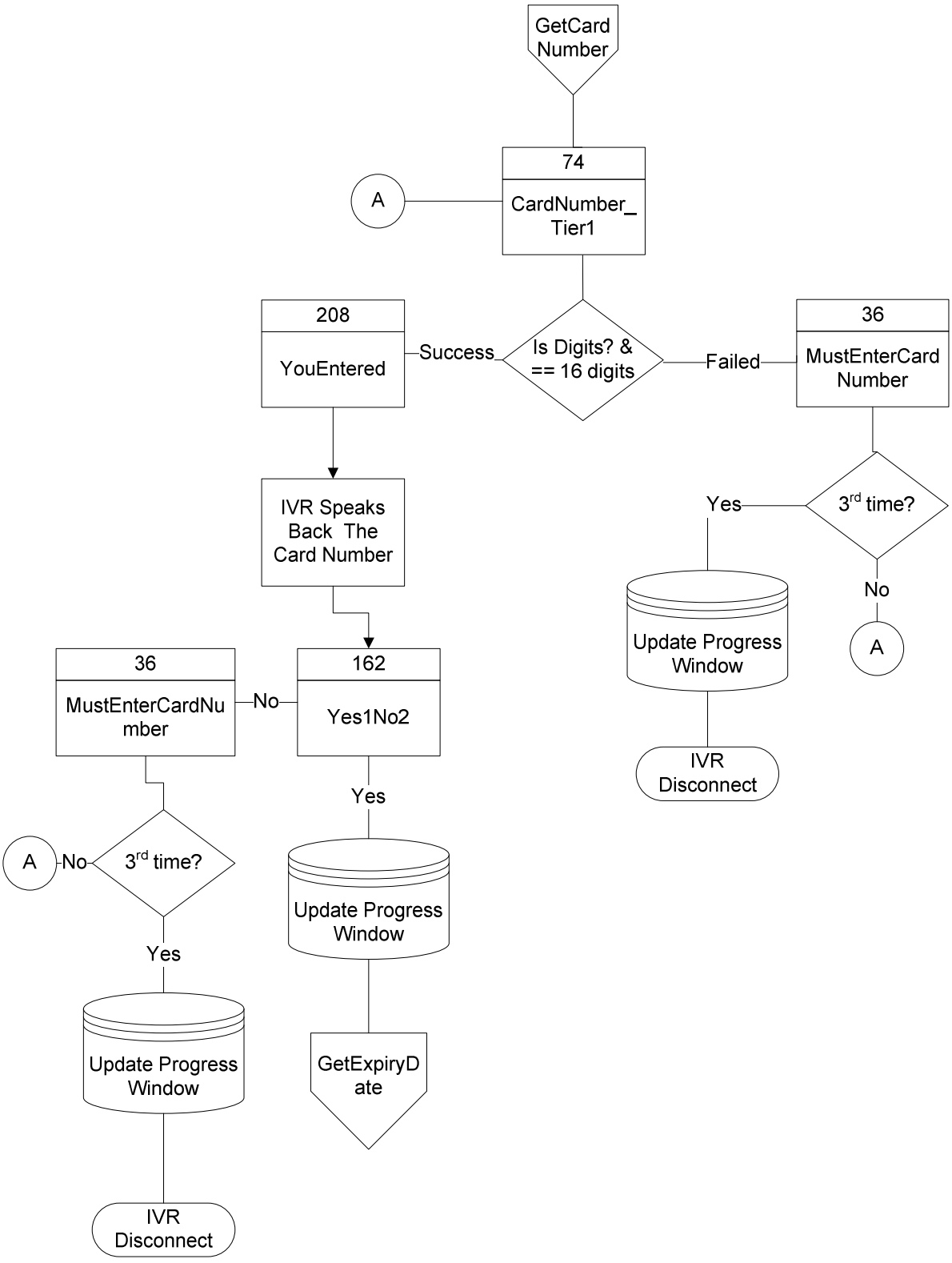


FIG. 4

~~5. Call Flow Diagram 5 - Get Expiry Date~~

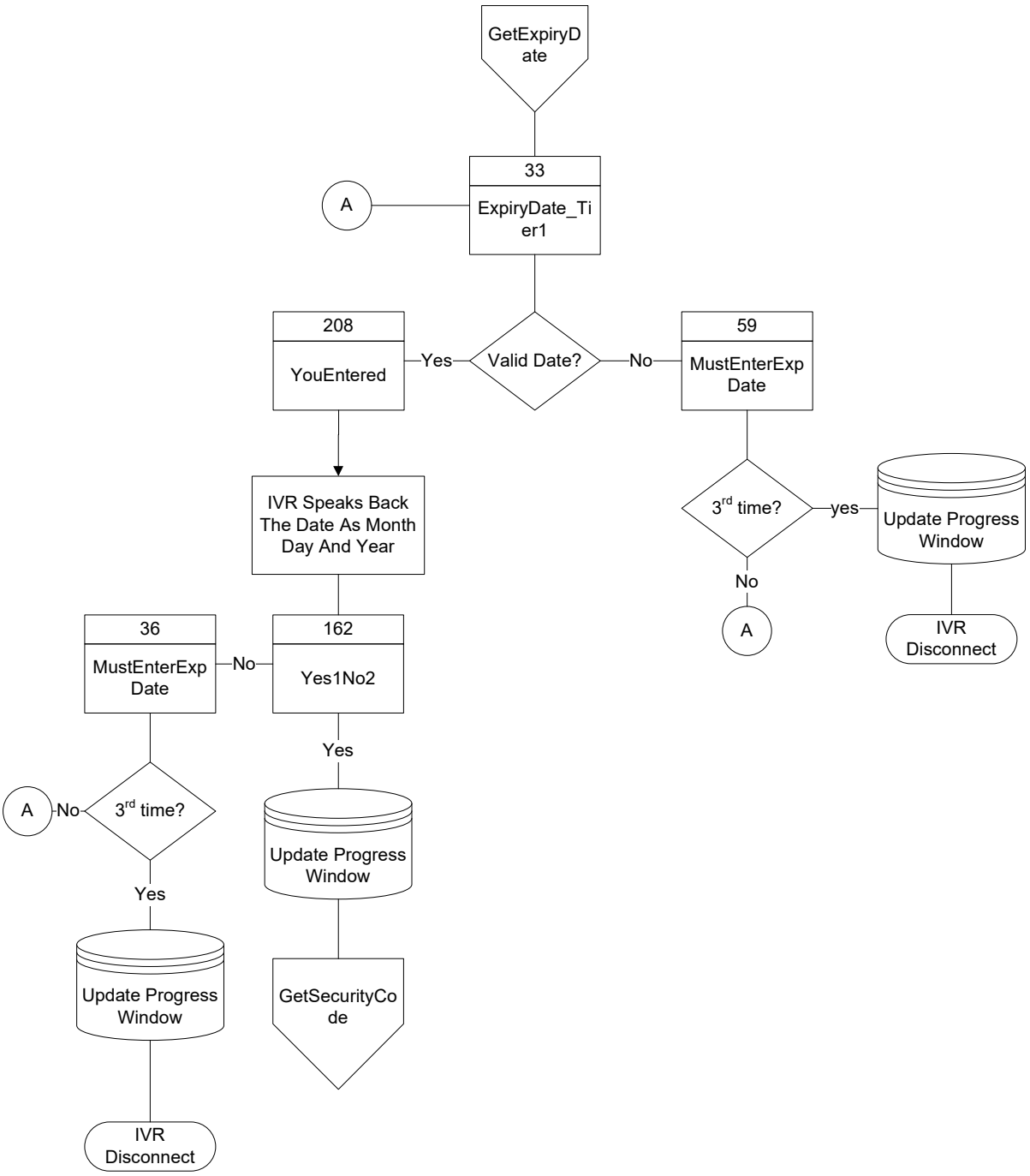


FIG. 5

6. Call Flow Diagram 6 - Get Security Code

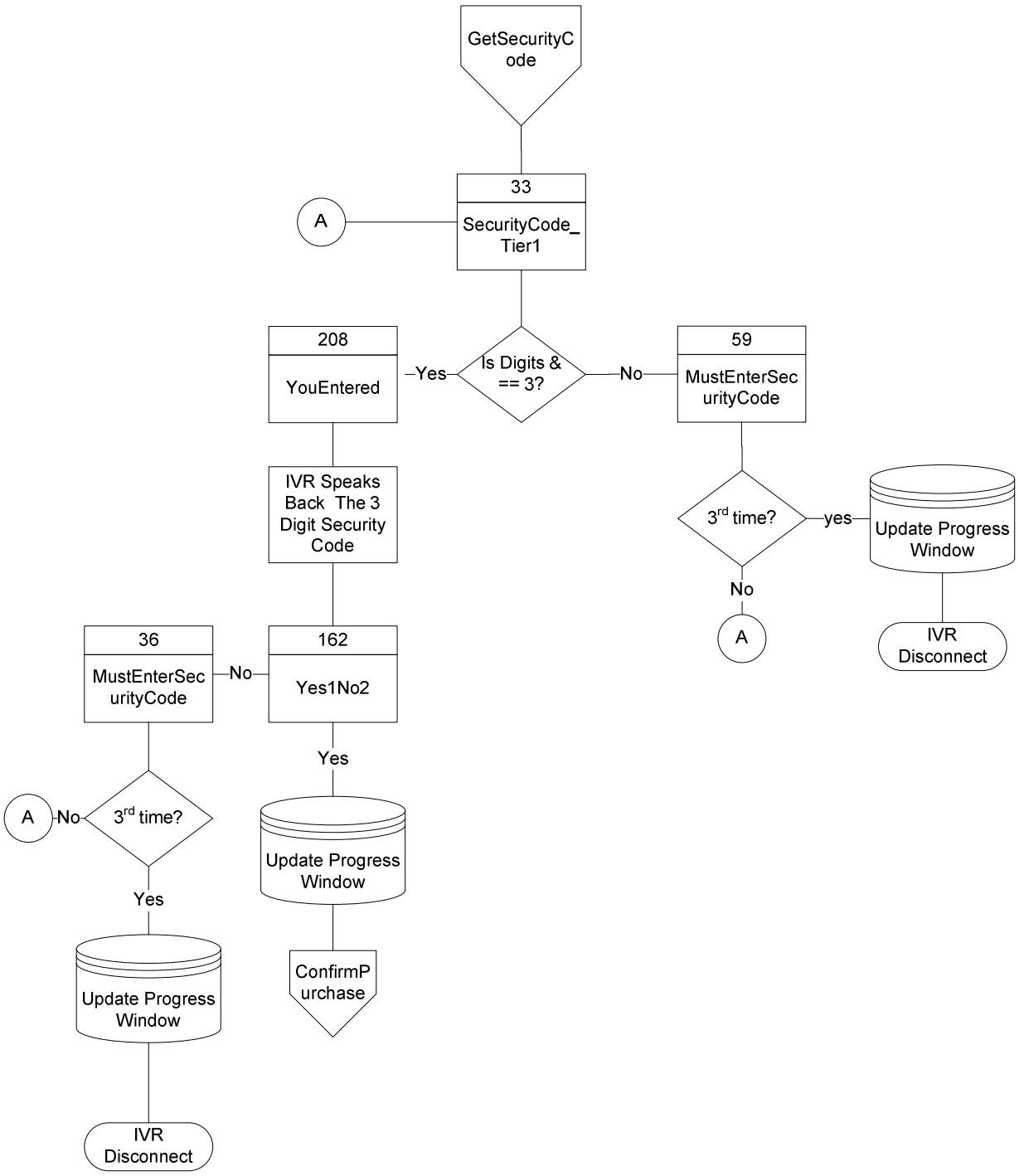


FIG. 6

7. Call Flow Diagram 7 - Confirm Purchase

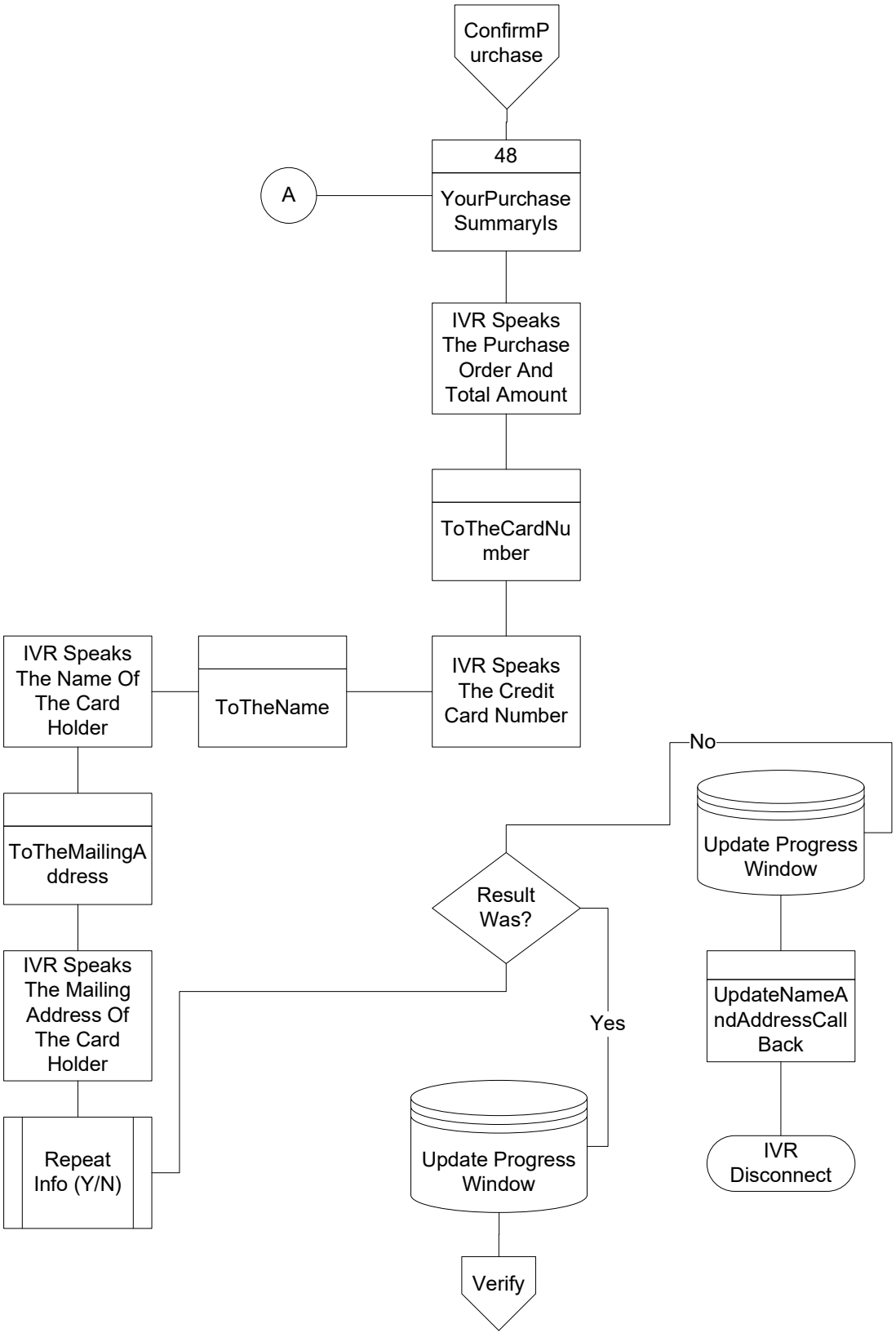


FIG. 7

~~8.~~ Call Flow Diagram 8 – Verify

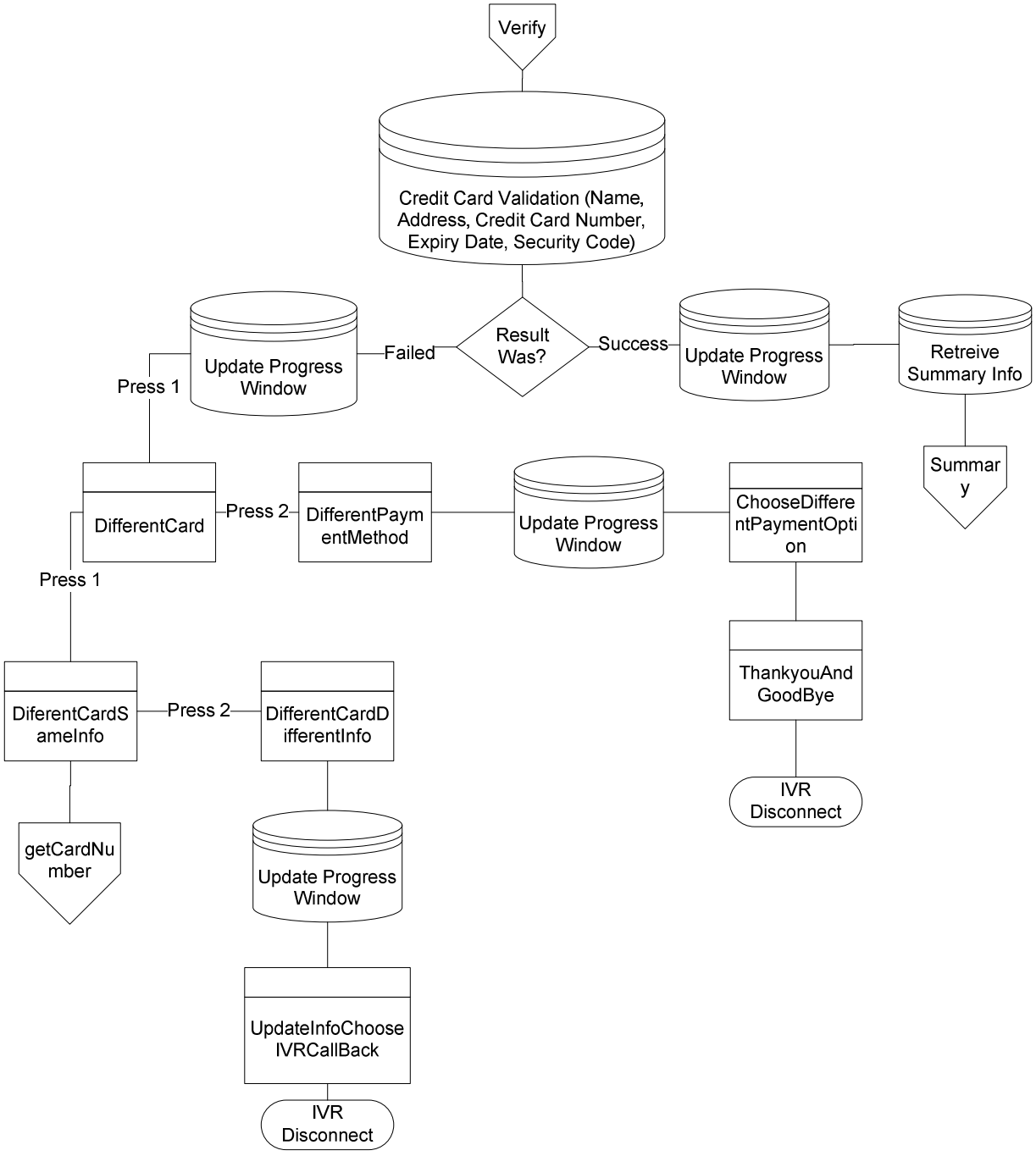


FIG. 8

9. Call Flow Diagram 9 – Summary

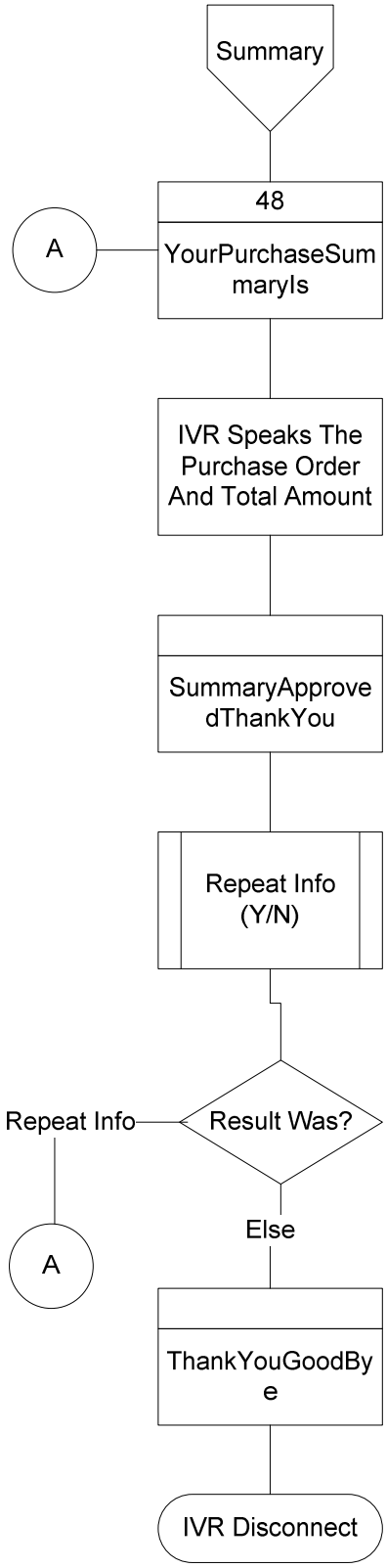


FIG. 9

~~10. Call Flow Diagram 10 - Caller Disconnect~~



FIG. 10

~~Webpage Wireframes~~

1. ~~Webpage 1 – Personal Info~~
2. ~~Webpage 2 – Call IVR~~
3. ~~Webpage 3 – Call Update~~
4. ~~Webpage 4 - Caller Verified (No Hang ups)~~
5. ~~Webpage 5 – Call Update - Caller Hang up or disconnected while verifying~~
6. ~~Webpage 6 – Call Update - Verification failed~~
7. ~~Webpage 7 – Call Update - Caller hung up before verification~~

~~1. Webpage 1 – Personal Info~~

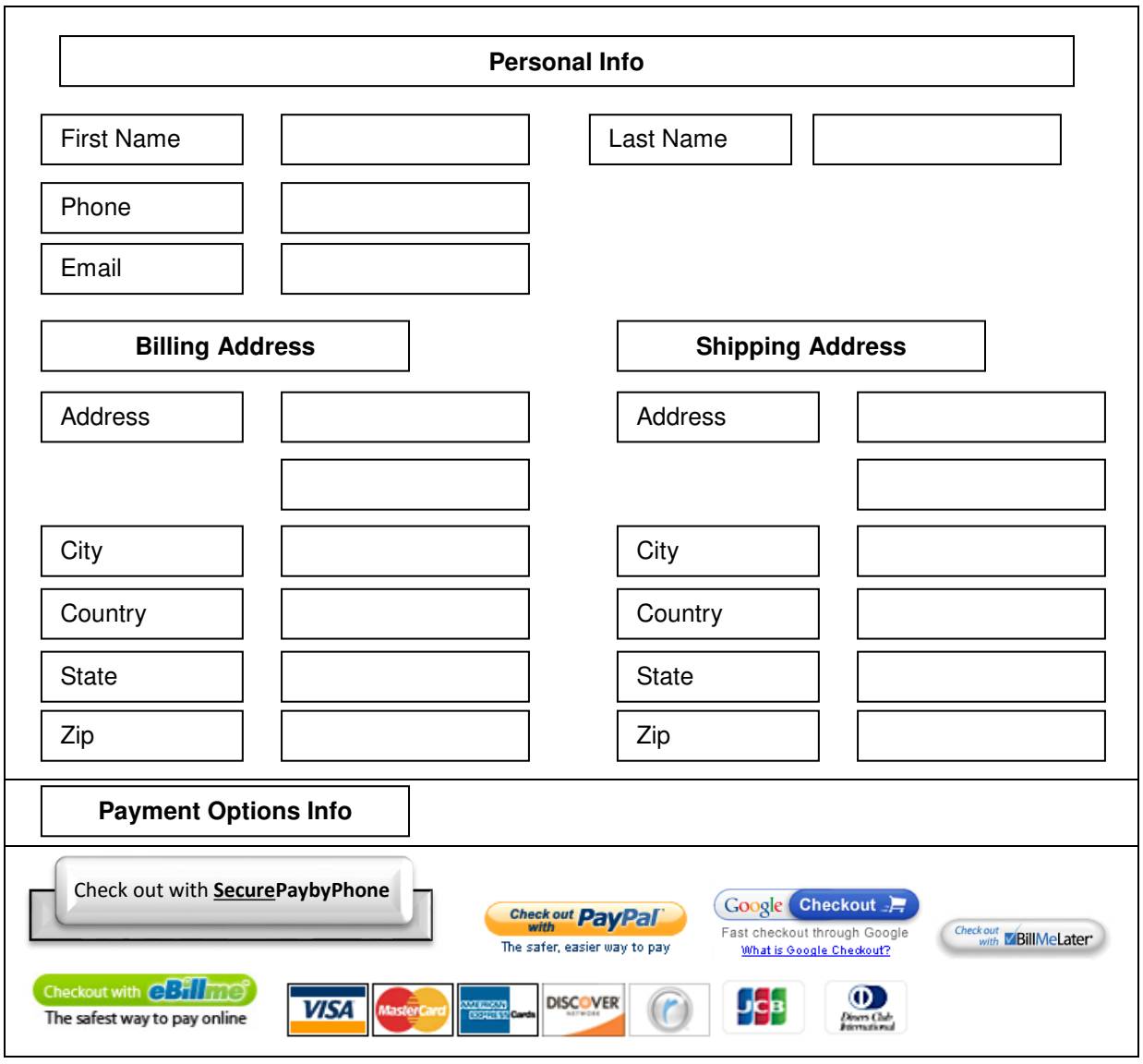


FIG. 11

~~2. Webpage 2 – Call IVR~~

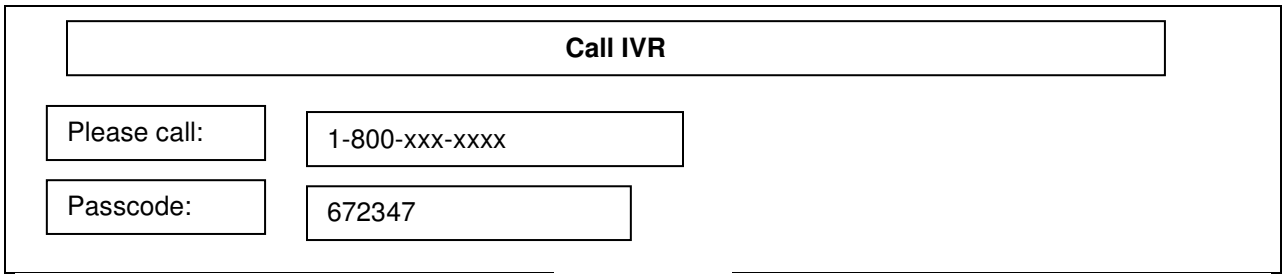


FIG. 12

~~3. Webpage 3 – Call Update~~

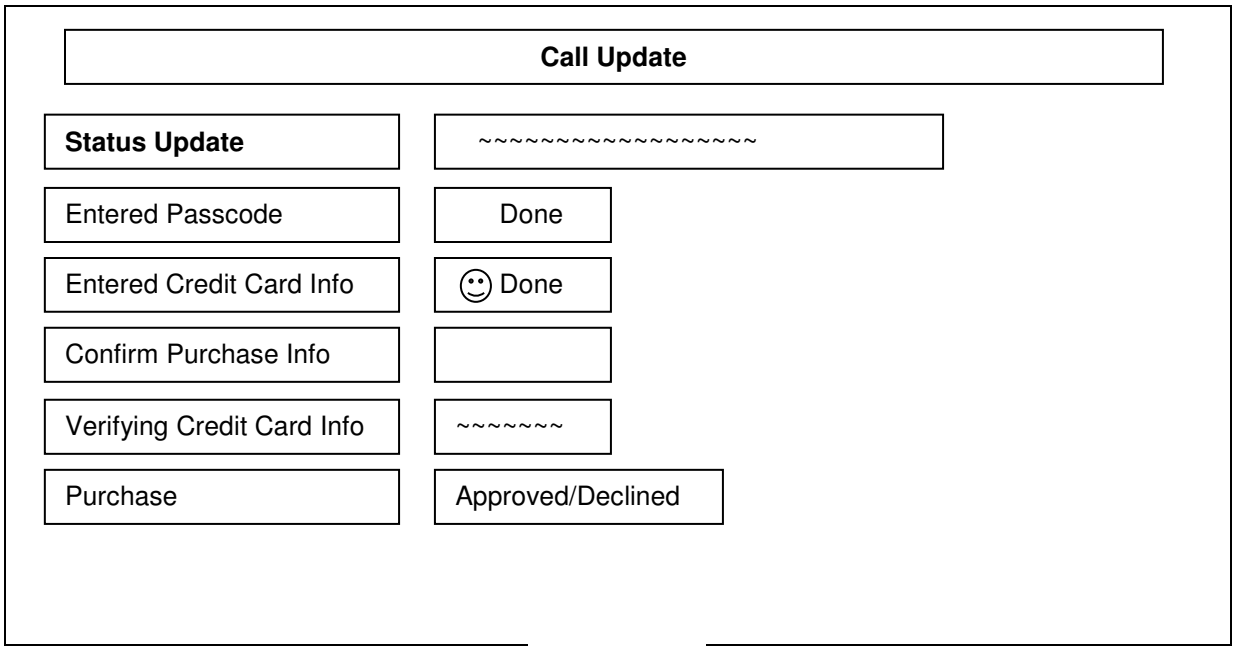


FIG. 13

4. ~~Webpage 4 - Caller Verified (No Hang ups)~~

Summary Info	
Confirmation Number	
Items Purchased	
Item 1	
Item 2	
Total	

Note: Email has been sent to your account with the Summary Information

FIG. 14

5. ~~Webpage 5 – Caller Hang up or disconnected while verifying~~

Call Update

Note: Call has ended due to unknown reason; your verification is still in progress.

DO NOT CLOSE THIS WINDOW

After Verification,

Go to page 4 – if passed

Go to Page 6 – if failed

FIG. 15

6. Webpage 6 – Verification failed

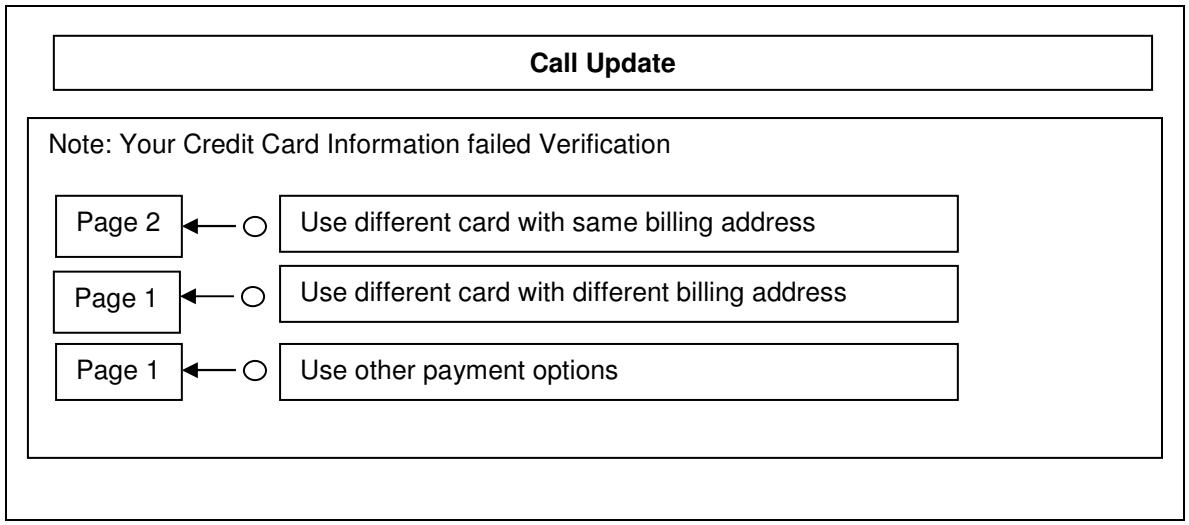


FIG. 16

7. Webpage 7 – Caller hung up before verification

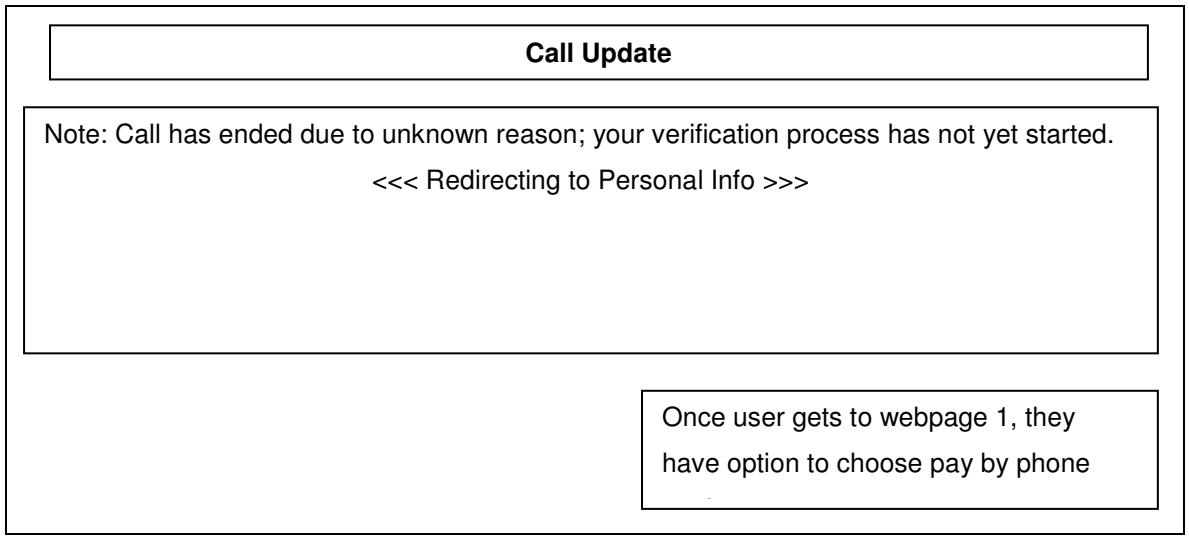


FIG. 17

~~**Payment Option Diagrams**~~

~~1. Diagram Payment 1 – Checkout with PaybyPhone~~

~~2. Diagram Payment 2 – Common Payment Options~~

~~1. Diagram Payment 1 – Checkout with PaybyPhone~~

Our Payment option for eCommerce and Online Shopping websites



Note: Image design not finalized

FIG. 18

~~2. Diagram Payment 2 – Common Payment Options~~

Common payment options available in current eCommerce and online shopping websites.





The safer, easier way to pay



Fast checkout through Google

What is Google Checkout?



The safest way to pay online



Pay by Credit / Debit Card directly from vendor's website



FIG. 19

~~Voice Prompts~~

Num	Title	English Text	Status
1	HolidayWelcome	Welcome to Thought Frameworks or <Customer Name>	
2	RegularWelcome	Happy holidays and welcome to Thought Frameworks or <Customer Name>	
3	Broadcast	For security reasons we will not save your payment information in our system. Next time when you make a purchase you will have to re-enter all your information again.	
4	EnterPasscode_Tier1	Enter the pass code.	
5	EnterPasscode_Tier2	We will need the pass code to retrieve your purchase information. Enter your pass code.	
6	EnterPasscode_Tier3	Without the Pass code we will not be able to retrieve your purchase information. Enter your pass code.	
7	TroubleUnderstandingYourResponse	I don't understand your input	
8	CallBack	Please call back later. Thank you and goodbye	
9	SystemTroubleCallBack	Systems are temporarily down. Please call back later. Thank you and goodbye.	
10	PassCodeDidNotMatch	The Pass code that you entered did not match the one that was provided in the website.	
11	PassCodeDidNotMatchTryAgain	In order for us to take accept your payment information we will need the pass code. Please enter your pass code.14	
12	MustEnterPassCodeGoodBye	Since you did not enter the pass code that was provided to you in the website, we will not be able to accept your payment information. Please call use back with the pass code. Thank you for using our payment system, Goodbye.	
13	LetsBegin	Let's start…	
14	Great	Great!	
15	TF_New_CardNumber_Tier1	Please enter your credit / debit card number	
16	TF_New_CardNumber_Tier2	In order for us to process your payment we will need your card number. Please enter your credit/debit card number.	
17	TF_New_CardNumber_Tier3	Please enter your credit/debit card number	
18	MasterCardPress1	If it is a master card, press 1	
19	VisaPress2	If it is a Visa press 2	
20	AmexPress3	Is it is American Express press 3	
21	MustEnterCardType	In order for us to process your payment we will need your card type. Thank you and Goodbye.	
22	MustEnterExpDate	In order for us to process your payment we will need your card expiry date. Thank you and Goodbye.	
23	MustEnterAddress	In order for us to process your payment we will need your address. Thank you and Goodbye.	
24	MustEnterZIP	In order for us to process your payment we will need your zip code. Thank you and Goodbye.	
25	VerificationFailed	The account information that you entered has failed. Thank you and Goodbye.	
26	YourPurchaseSummaryIs	The summary of your purchase information is…	
27	RepeatInfo	To repeat this information press 1 or say yes or no	
28	ThankYouGoodbye	Thank you for using our automated system. Goodbye.	

FIG. 20

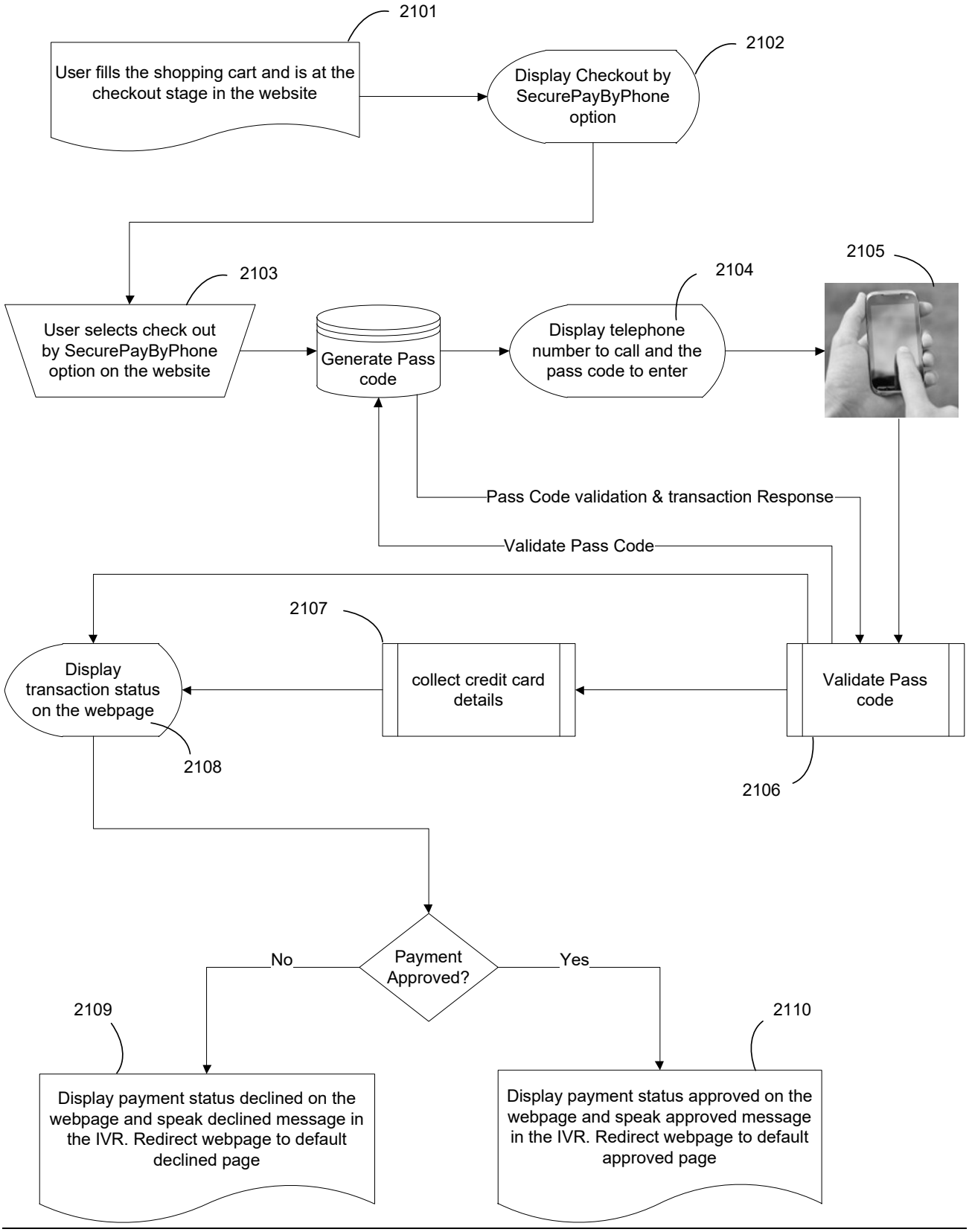

2101
User fills the shopping cart and is at the checkout stage in the website
2102
Display Checkout by SecurePayByPhone option
2103
User selects check out by SecurePayByPhone option on the website
Generate Pass code
2104
Display telephone number to call and the pass code to enter
2105
Pass Code validation & transaction Response
Validate Pass Code
2107
Display transaction status on the webpage
collect credit card details
Validate Pass code
2108
2106
Payment Approved?
No
Yes
2109
Display payment status declined on the webpage and speak declined message in the IVR. Redirect webpage to default declined page
2110
Display payment status approved on the webpage and speak approved message in the IVR. Redirect webpage to default approved page

FIG. 21